### Benefits at a Glance

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| Children Birth-17 years old | **SSI**: fill out application, collect required documents, meet eligibility requirements. **SSI** will look at parent’s income and resources  
**SSDI**: not applicable under 18                                                                                                         | **Children’s Health Insurance Program (CHIPS)** assists families whose income is too high for Medicaid                                        | Use the social security and Medicaid websites to access much information on available benefits for Children                          |
| Adult 18 and older           | **SSI**: Continue to meet eligibility and income/resource requirements  
If working must submit wages monthly- **SSI** counts less than half of working wages as countable income  
**SSDI**: meet eligibility requirements, many work incentives are available to help one work and receive benefits  
**CDB**: Childhood Disability Benefits: adult children with a disability that began before 22 can receive a benefit off of their parent’s work history | **MO HealthNet**: provides health insurance  
- additional assistance through various waivers with Department of Mental Health Support Coordination; ex: residential placement, day services, vocational training | **If Employed**: Many work incentives are available to assist in maximizing benefits while working  
Visit: [https://www.ssa.gov/disabilityresearch](https://www.ssa.gov/disabilityresearch)  
Select “Work Incentive Policy” link                                                                                                           |

**Social Security Disability Insurance (SSDI):**  
To Qualify:  
- Contributed to SS trust fund by working - amount of time worked determines award amount  
- Age 65 or older  
- Diagnosed disability that affects work ability

**Supplemental Security Insurance (SSI):** designed to “supplement” income to meet basic needs  
To Qualify:  
- Meet Social security’s definition of disabled  
- Meet income*/resource** limit  
Limits once SSI has been awarded:  
- $2000 is the resource limit at any given time  
- $794 monthly max for benefit  
- If Social security benefits are awarded, Medicaid is typically applied for automatically

**Medicaid (MO HealthNet):**  
Supports low-income families and children who cannot have access to health insurance or people with disabilities, seniors and Blind.  
**Asset limit**: $5000  
- People with disabilities: can “spend down” if income exceeds Medicaid maximum – similar to a monthly premium  
**Medicare**: Insurance that assists with hospital, office visits and prescription costs  
To qualify:  
- 65 years or older  
- Received SSDI or CDB benefits for 2 years

**Websites:**  
**Social Security**: [www.ssa.gov](http://www.ssa.gov)  
**Medicaid information**  
[https://mydss.mo.gov/healthcare](https://mydss.mo.gov/healthcare)  
[https://www.medicaidplanningassistance.org](https://www.medicaidplanningassistance.org)

*Income*: money received in the current month, either earned (paycheck) or unearned (SSI benefit check)  
**Resource**: money saved from a previous month

**Other Helpful resources:**  
**ABLE accounts**: open an ABLE account if funds are reaching the maximum benefit level. ABLE accounts do not count as resources [www.moable.com](http://www.moable.com)

**SNAP**: food stamps  
Visit [https://mydss.mo.gov](https://mydss.mo.gov) for information and to apply

For More information contact [benefitsupport@slarc.org](mailto:benefitsupport@slarc.org)